

Certificate Number: 05781-PAM-DE-034166597

Bankruptcy Case Number: 20-00449



05781-PAM-DE-034166597

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on March 2, 2020, at 9:49 o'clock AM PST, Margaret Stines completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: March 2, 2020 By: /s/Allison M Geving

Name: Allison M Geving

Title: President